

**Fill in this information to identify the case:**

Debtor 1 KENNY E. MORROW

Debtor 2 TAMMY L. MORROW  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 17-10346TPA

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: M & T BANK Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account 9 7 1 0

Property Address: 23256 THOMAS RD  
CAMBRIDGE SPRINGS PA 16403

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>0.00</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$682.38

The next postpetition payment is due on

7 / 1 / 2022  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 KENNY E. MORROW  
Name

Case number (if known) 17-10346TPA

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 05/27/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **KENNY E. MORROW**  
Name

Case number (if known) **17-10346TPA**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
08/25/2017	1052521	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	3,291.97
09/26/2017	1055867	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	983.27
10/25/2017	1059202	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	712.54
11/21/2017	1062431	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	712.54
12/21/2017	1065785	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	712.54
01/25/2018	1069051	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	712.54
02/23/2018	1072210	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	739.84
03/28/2018	1075429	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
04/24/2018	1078655	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
05/25/2018	1081950	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
06/22/2018	1085049	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
07/26/2018	1088303	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
08/28/2018	1091524	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
09/25/2018	1094649	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
10/29/2018	1097910	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
11/27/2018	1101005	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
12/21/2018	1104121	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	721.64
02/25/2019	1110622	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,430.86
03/25/2019	1113907	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	717.50
04/26/2019	1117256	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	717.50
05/24/2019	1119583	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
06/25/2019	1122980	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
07/29/2019	1126427	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
08/27/2019	1129895	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
09/24/2019	1133201	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
10/24/2019	1136529	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
11/25/2019	1139999	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
12/23/2019	1143381	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
01/28/2020	1146837	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
02/25/2020	1150362	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
03/23/2020	1153845	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
04/27/2020	1157305	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
05/26/2020	1160643	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
06/26/2020	1163781	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
07/29/2020	1166901	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.50
08/25/2020	1169979	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	757.62
09/28/2020	1173063	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	701.01
10/26/2020	1176152	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.96
11/24/2020	1179229	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.62
12/21/2020	1182182	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	354.26
01/25/2021	1185146	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,061.27
02/22/2021	1188271	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.18
03/26/2021	1191550	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	900.73
04/26/2021	1194810	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	726.95
05/25/2021	1197943	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	726.95
06/25/2021	1201126	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	722.44
07/26/2021	1204327	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	729.84
08/26/2021	1207450	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	728.57
09/24/2021	1210568	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	726.95
10/25/2021	1213646	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	726.95
11/22/2021	1216682	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,092.60
01/26/2022	1222818	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	728.98
02/23/2022	1225703	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	682.38
03/25/2022	1228656	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	682.38
04/26/2022	1231702	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,427.64
				<u>44,313.28</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

KENNY E. MORROW  
TAMMY L. MORROW  
23256 THOMAS ROAD  
CAMBRIDGE SPRINGS, PA 16403

LAUREN M LAMB ESQ  
STEIDL & STEINBERG  
707 GRANT ST 28TH FLOOR  
PITTSBURGH, PA 15219

M & T BANK  
ATTN PAYMENT PROCESSING  
POB 1288  
BUFFALO, NY 14240-1288

M & T BANK  
PO BOX 840  
BUFFALO, NY 14240

MCCALLA RAYMER ET AL  
NATL BANKRUPTCY DEPT\*\*  
1544 OLD ALABAMA RD\*\*  
ROSWELL, GA 30076-2102

5/27/22

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee